



ARMY BENEFITS CENTER - CIVILIAN (ABC-C)

At Fort Riley, Kansas

ABC-C News

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To reach the ABC-C: <https://www.abc.army.mil> or 1-877-276-9287 (TDD: 1-877-276-9833)
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FEDERAL BENEFITS OPEN SEASON STARTS MONDAY, NOVEMBER 14 and ENDS MONDAY, DECEMBER 12!!!

OPEN SEASON HAS STARTED

The 2011 Federal Benefits Open Season begins on Monday, November 14, 2011, and ends on Monday, December 12, 2011. During the open season, you may enroll, change your enrollment, or cancel your enrollment in the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP), and you can enroll in a Flexible Spending Account (FSA). Open season is an excellent opportunity to review the information for your current benefits to see if there will be any changes for 2012, such as an increase in bi-weekly premiums, or differences in coverage.

It is also a good idea to verify that your health care providers will continue to participate in your plan(s) for 2012. Information on FEHB, FEDVIP, and FSA is available at the Office of Personnel Management (OPM) website at <http://www.opm.gov/insure/>.

FEHB Changes and Enrollments

Even if you are not going to change your current enrollment during this open season, it is a good idea to check out the premiums for 2012 and also determine if there are going to be any changes in your benefits or coverage for next year. If your plan is leaving the FEHB Program and you don't change health plans during open season, you will **NOT** have health benefits for 2012.

The 2012 premiums and benefits guides can be found at the Office of Personnel Management (OPM) website at <http://www.opm.gov/insure/health/rates/index.asp>.

Another tool is available to help you make a decision about open season. *PlanSmartChoice* is an online suite of health plan selection tools free to all federal employees. To register, go to their website at <https://www.plansmartchoice.com>.

As long as your existing FEHB plan is still a valid plan for your area next year, you do not need to make any changes. Your current coverage will automatically continue for 2012.

If you enroll in FEHB or change your enrollment during open season, your change will be effective January 1, 2012.

If you cancel your FEHB enrollment during open season, the cancellation will be effective at midnight on December 31, 2011. Be advised that if you are within 5 years of retirement, cancelling your FEHB may affect your eligibility to continue FEHB into retirement.

How Do I Make an FEHB Open Season Change?

There are 2 ways for you to make an FEHB open season change. The most popular way is by utilizing the Employee Benefits Information System (EBIS). You may access EBIS through the ABC-C website, <https://www.abc.army.mil>, which is available 24 hours a day, 7 days a week. Once you are in EBIS, you will click on the "Transactions" button to make your FEHB open season change.

You may also contact the ABC-C at 1-877-276-9287, and have a benefits counselor provide assistance in navigating EBIS. Counselors are available from 6:00 am to 6:00 pm Central Time. Overseas telephone numbers may be found on the ABC-C website. The instructions for the automated telephone system are available at the ABC-C website at <https://www.abc.army.mil>, on the right side, under "How Do I Access the ABC-C?"

The DFAS Corner

The pay period beginning November 20, 2011 is your last opportunity to change your contributions to the Thrift Savings Plan (TSP) for 2011. Changes made during this pay period will be effective December 4, 2011, and will appear on the last LES you receive for 2011 (December 29, 2011 for DA and Army National Guard; December 23, 2011 for DCMA and Air National Guard).



Changes to TSP contributions made during the pay period beginning December 4, 2011 will be effective on December 18, 2011, and will appear on your first LES in 2012 (January 12, 2012 for DA and Army National Guard; January 6, 2012 for DCMA and Air National Guard).

Financial Focus



PlanSmartChoice is a website designed to help you select a health plan that best fits the needs of your family. This website provides tools that help you select a medical plan, and also inform you about the monetary benefits of contributing to a tax savings account.

At *PlanSmartChoice*, <https://www.plansmartchoice.com>, you will find the following easy-to-use tools:

- Preference Module – Allows you to see medical plan options ranked in the order that “best fit” your personal and financial circumstances.
- Comparison Module – Compares medical plan details, such as out-of-pocket costs, access to care and benefit coverage.
- Medical Cost Calculator – Helps you estimate how much each medical plan option will cost for 2012 based on your expected use of medical services.
- Savings Account Estimator – Incorporates results from the medical cost calculator to help you determine the appropriate Flexible Spending Account (FSA) or Health Savings Account (HSA) contribution and estimate the money you will save on taxes.

You can use this valuable information to make your final FEHB plan selection. When you are ready to enroll, you can process your FEHB enrollment or change through the ABC-C.

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) allows you to contribute money from your salary before it is taxed, incur eligible expenses, and be reimbursed. Enrollment in an FSA is not carried forward from year to year.

If you want to participate in FSA for 2012, you must enroll during this open season. You may enroll in an FSA online at <http://www.fsafeds.com> and click on “Enroll Now.” You may also enroll over the phone by calling 1-877-372-3337 (TTY 1-800-952-0450). FSAFEDS Benefits Counselors are available 9:00 am to 9:00 pm Eastern Time (ET), Monday through Friday.

Who Are My Eligible Family Members?

Eligible family members include your spouse and unmarried children under age 26, or if age 26 or older, are incapable of self support. You may cover a common-law spouse, if the state in which you reside recognizes common-law marriages. Currently, same-sex domestic partners are not eligible for coverage under FEHB.

When you make an FEHB open season change, you will need the following information for each family eligible member: name, date of birth, and Social Security Number (SSN). If you do not have the SSNs available, you may complete the enrollment using a “dummy” SSN such as all zeros, all ones, etc. Once you receive the cards from the carrier, you will need to contact them using the phone number on the back of the card, and provide your family members’ SSNs.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you are currently enrolled in FEDVIP, your enrollment will automatically continue. Since your premiums *may* change, you should consider visiting the FEDVIP website at <https://www.BENEFEDS.com> to see the 2012 rates.

During open season, you can enroll, cancel or change your FEDVIP enrollment effective January 1, 2012, by logging into <https://www.BENEFEDS.com> using your BENEFEDS Used ID and password. Once you have logged in, you can view your 2012 dental and/or vision enrollment details, cancel your coverage, change carriers, change enrollment types, add and/or remove family members.

Other than extremely limited circumstances, the annual open season is your **ONLY** opportunity to cancel or change your FEDVIP enrollment. You cannot change or cancel your enrollment outside of open season just because you can no longer afford premiums, because you retire, or change your mind.

For questions regarding premiums or enrollment in FEDVIP, you may contact BENEFEDS at 1-877-888-3337 (TTY 1-877-889-5680), Monday through Friday from 9:00 am to 7:00 pm Eastern Time. If you have questions about the 2012 benefits, please contact your FEDVIP carrier directly.

To enroll in FEDVIP during open season, November 14 through December 12, 2011, visit the BENEFEDS website <https://www.BENEFEDS.com>.

Send comments or suggestions to:

<mailto:usarmy.riley.chra.mbx.abc-newsltr-inquiry@mail.mil>